

<b>Information to identify the case:</b>		
Debtor 1	<b>Daren K. Johnston</b>	Social Security number or ITIN <b>xxx-xx-7812</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Melinda S. Johnston</b>	Social Security number or ITIN <b>xxx-xx-2476</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 10/11/19</b>
Case number: <b>19-70641-JAD</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Daren K. Johnston	Melinda S. Johnston
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1960 Rt. 553 Hwy. Penn Run, PA 15765	1960 Rt. 553 Hwy. Penn Run, PA 15765
<b>4. Debtor's attorney</b> Name and address	Richard G. Allen Law Offices of Richard G. Allen P.O. Box 434 43 West Market Street Blairsville, PA 15901	Contact phone (814) 240-1013 Email: <a href="mailto:ecf@johnstownbankruptcy.com">ecf@johnstownbankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/31/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 20, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 2/18/20</b>  <b>Filing deadline: 12/20/19</b> <b>Filing deadline: 4/8/20</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/20/19 at 10:00 AM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Daren K. Johnston  
 Melinda S. Johnston  
 Debtors

Case No. 19-70641-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: bsil  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db/jdb  
 aty +Daren K. Johnston, Melinda S. Johnston, 1960 Rt. 553 Hwy., Penn Run, PA 15765-8246  
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15138429 +Aes/keybank, P.O. Box 61047, Harrisburg, PA 17106-1047  
 15138431 +Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007  
 15138434 +Citi/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034  
 15138446 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 15138447 +First Mark Services, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501-2522  
 15138448 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  
 15149140 +Granite State Management & Resources, o/b/o The U.S. Department of Education, PO Box 3420,  
 Concord, NH 03302-3420  
 15138450 +Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064  
 15138453 +New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, P.O. Box 2097,  
 Concord, NH 03302-2097  
 15139968 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105,  
 Omaha, NE 68197)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@johnstowbankruptcy.com Nov 01 2019 02:31:40 Richard G. Allen,  
 Law Offices of Richard G. Allen, P.O. Box 434, 43 West Market Street,  
 Blairsville, PA 15901  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2019 02:31:54 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 01 2019 02:32:04  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Nov 01 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15138430 +EDI: GMACFS.COM Nov 01 2019 06:23:00 Ally Financial, Attn: Bankruptcy Dept,  
 P.O. Box 380901, Bloomington, MN 55438-0901  
 15138432 +EDI: CAPITALONE.COM Nov 01 2019 06:23:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 15138433 +EDI: CHASE.COM Nov 01 2019 06:23:00 Chase Card Services, Attn: Bankruptcy,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 15138435 +EDI: CITICORP.COM Nov 01 2019 06:23:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
 P.O. Box 790034, St Louis, MO 63179-0034  
 15138436 +EDI: CITICORP.COM Nov 01 2019 06:23:00 Citibank/The Home Depot,  
 Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034  
 15138437 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 15138438 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/King Size, Attn: Bankruptcy,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 15138439 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/Maurices, Attn: Bankruptcy,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 15138440 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 15138441 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity/ MPRC, Attn: Bankruptcy, P.O. Box 182125,  
 Columbus, OH 43218-2125  
 15138442 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenitybank/catherine, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 15138443 +EDI: CRFRSTNA.COM Nov 01 2019 06:23:00 Credit First National Association,  
 Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315  
 15138444 +E-mail/PDF: creditonebknofications@resurgent.com Nov 01 2019 02:28:09 Credit One Bank,  
 Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873  
 15138445 E-mail/PDF: DellBKNofications@resurgent.com Nov 01 2019 02:39:42  
 Dell Financial Services LLC, Attn: President/CEO, P.O. Box 81577, Austin, TX 78708  
 15146035 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Nov 01 2019 02:32:11 KeyBank N.A.,  
 4910 Tiedeman Rd, Brooklyn, oh 44144-2338  
 15138449 E-mail/Text: camanagement@mtb.com Nov 01 2019 02:31:49 M & T Bank, Attn: Bankruptcy,  
 P.O. Box 844, Buffalo, NY 14240  
 15138451 +E-mail/PDF: MerrickBKNofications@Resurgent.com Nov 01 2019 02:39:41  
 Merrick Bank/CardWorks, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001  
 15138452 +EDI: NAVIENTFFKASMSERV.COM Nov 01 2019 06:23:00 Navient, Attn: Bankruptcy, P.O. Box 9640,  
 Wiles-Barre, PA 18773-9640  
 15138454 +E-mail/Text: bankruptcynotices@psecu.com Nov 01 2019 02:32:15 P S E C U,  
 Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013  
 15138456 +EDI: RMSC.COM Nov 01 2019 06:23:00 Syncb/Levin Furniture, Attn: Bankruptcy,  
 P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0315-7

User: bsil  
Form ID: 309I

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Oct 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15138457 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchb/PPC, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060  
15138455 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchb/hhgreg, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060  
15138458 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060  
15138784 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15138459 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, P.O. Box 956060, Orlando, FL 32896-0001  
15138460 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060  
15138461 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060  
15138462 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060  
15138463 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060  
15138464 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060  
15138465 +EDI: WTRRN BANK.COM Nov 01 2019 06:23:00 Target, Attn: Bankruptcy, P.O. Box 9475, Minneapolis, MN 55440-9475

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Lakeview Loan Servicing LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Richard G. Allen on behalf of Debtor Daren K. Johnston ecf@johnstowndebtor.com,  
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com  
Richard G. Allen on behalf of Joint Debtor Melinda S. Johnston ecf@johnstowndebtor.com,  
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5